



Cash Balance Plan Solution

If you're a business owner looking to save more for retirement, adding a Cash Balance pension plan to your retirement program is a great way to increase tax-deferred benefits. **Larger tax deductions. Accelerated retirement savings.**

Cash Balance Plans (CBs) are perfect for employers who maximize contributions under an existing Defined Contribution (DC) plan and would like to contribute more. **CBs are in addition to, not instead of DC plans.**

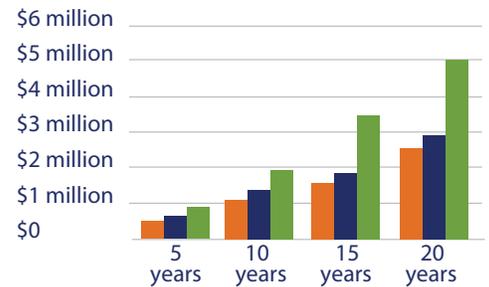
- Each participant has an account that grows with contributions and interest credits
- Interest credits are guaranteed, not based on investment performance
- Contributions may be a percentage of pay or a flat-dollar amount
- Theoretical account balances don't need to equal plan assets
- Lump sum or annuity distributions
- Pension Benefits Guaranty Corp (PBGC) insured up to certain limits (some plans exempt from coverage)
- Annual actuarial certifications required

Sample Maximum Owner-Employee Service Credits		
Age	Maximum Credit	Tax Savings at 45%
30	\$76,000	\$34,200
35	\$97,000	\$43,650
40	\$125,000	\$56,250
45	\$160,000	\$72,000
50	\$205,000	\$92,250
55	\$262,000	\$117,900
60	\$337,000	\$151,650
62	\$372,000	\$167,400
65	\$349,000	\$157,050

Super-Charged Savings

Projected Value of Savings \$150,000 Annual Compensation

5% Annual Investment Return



- Pay income in same year compensation is earned, then save in after-tax vehicle
- Save pre-tax in a qualified plan, pay taxes at end of accumulation period
- Save pre-tax in a qualified plan, leave accumulated value in tact.

Why add a second plan instead of paying taxes and put the money in your pocket?
Simple. Saving on a tax-deferred basis pays!

Learn More. Click to Watch.

Ready to learn more? Let's talk.



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